

United States Bankruptcy Court  
District of OregonIn re:  
Mary F McNamee  
DebtorCase No. 13-64273-fra  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0979-6

User: admin  
Form ID: DC7Page 1 of 1  
Total Noticed: 31

Date Rcvd: Feb 20, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2014.

db +Mary F McNamee, 3837 Sherman Ave., North Bend, OR 97459-2826  
smg +Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670, Salem, OR 97309-5013  
smg +US Attorney, US Attorney, 1000 SW 3rd Ave #600, Portland, OR 97204-2936  
smg +US Attorney General, Department of Justice, 10th & Constitution NW, Washington, DC 20530-0001  
100442105 +ARA, Inc., POB 5002, Villa Park, IL 60181-5002  
100442104 American Recovery Serv, Inc., 555 St. Charles Dr, Suite 100, Thousand Oaks, CA 91360-3983  
100442109 Caliber Home Loans, POB 619063, Dallas, TX 75261-9063  
100442110 +Coastal Property Maintenance, 1956 Meade Street, North Bend, OR 97459-3445  
100442111 Derrick E. McGavic, Attorney at Law, POB 10163, Eugene, OR 97440-2163  
100442113 Experian, Profile Maintenance, POB 9558, Allen TX 75013-9558  
100442117 +Harrington, Anderson & DeBlasio, POB 12669, Portland, OR 97212-0669  
100442121 +Pacific Coast Credit, 1860 Virginia Ave., #5, N. Bend, OR 97459-2355  
100442123 +Radiology Associates, POB 482, Eugene, OR 97440-0482  
100442124 +Sacred Heart Medical Center, POB 569, Eugene, OR 97440-0569  
100442125 +Trans Union Corporation, POB 2000, Chester, PA 19016-2000  
100442127 Wells Fargo Financial Cards, POB 660041, Dallas, TX 75266-0041  
100442128 +Zwicker & Associates, Attorneys at Law, 80 Minuteman Road, Andover, MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QCEAMBORN.COM Feb 21 2014 00:53:00 Candace Amborn, POB 580, Medford, OR 97501-0214  
smg EDI: ORREV.COM Feb 21 2014 00:53:00 ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555  
100442106 EDI: ACCE.COM Feb 21 2014 00:53:00 Asset Acceptance, POB 50800, Phoenix, AZ 85076-0800  
100442107 EDI: BANKAMER.COM Feb 21 2014 00:53:00 Bank of America, POB 982238, El Paso, TX 79998-2238  
100442108 +E-mail/Text: eft@bayareahospital.org Feb 21 2014 00:58:19 Bay Area Hospital, 1775 Thompson Road, Coos Bay, OR 97420-2198  
100442112 +E-mail/Text: banko@eldoradoresorts.net Feb 21 2014 00:57:45 Eldorado Resorts, c/o Eldorado Develop Corp., 3015 N. Ocean Blvd., #121, Fort Lauderdale, FL 33308-7344  
100442114 EDI: BANKAMER2.COM Feb 21 2014 00:53:00 FIA Card Services, P.O. Box 15720, Wilmington, DE 19850-5720  
100442115 +EDI: CHASE.COM Feb 21 2014 00:53:00 First USA, Attn: Bankruptcy Dept., POB 650370, Dallas, TX 75265  
100442116 +EDI: RMSC.COM Feb 21 2014 00:53:00 GE Money Bank, Attn: Bankruptcy Dept., POB 103104, Roswell, GA 30076-9104  
100442118 EDI: IRS.COM Feb 21 2014 00:53:00 IRS, POB 7346, Philadelphia, PA 19101-7346  
100442119 EDI: MERRICKBANK.COM Feb 21 2014 00:53:00 Merrick Bank, POB 171379, Salt Lake City, UT 84117-1379  
100442120 EDI: ORREV.COM Feb 21 2014 00:53:00 ODR, Attn: Bankruptcy Unit, 955 Center NE, Salem, OR 97301-2555  
100442122 E-mail/Text: bknotices@professionalcredit.com Feb 21 2014 00:58:51 Professional Credit, POB 7548, Eugene, OR 97401-0039  
100442126 EDI: RMSC.COM Feb 21 2014 00:53:00 Walmart / GE Capital Retail Bk, POB 981064, El Paso, TX 79998-1064

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 22, 2014

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2014 at the address(es) listed below:  
NONE.

TOTAL: 0

U.S. BANKRUPTCY COURT  
DISTRICT OF OREGON

**FILED**

February 19, 2014

Clerk, U.S. Bankruptcy Court

**Below is an order of the Court.**



**U.S. Bankruptcy Judge**

DC7 (3/5/09)

**UNITED STATES BANKRUPTCY COURT  
District of Oregon**

In re

**Mary F McNamee**, xxx-xx-4407

Debtor(s)

) Case No. **13-64273-fra7**

)  
) CHAPTER 7 ORDER RE: DISCHARGE;  
) AND ORDER DISCHARGING TRUSTEE  
) AND CLOSING CH. 7 "NO ASSET" CASE  
)  
)  
)

It appearing that on 10/30/13 a bankruptcy petition was filed by the debtor(s); timely complaints filed pursuant to 11 USC §523(a) could be pending and the court could still order that any affected debt is nondischargeable, however no complaint objecting to the debtor's discharge pursuant to 11 USC §727 was timely filed (or such complaint was filed, and after due notice and hearing, was not sustained); each timely filed written reaffirmation agreement was either rescinded or not approved by the court; the trustee has filed a report of no assets and performed all other administrative duties as required; and therefore,

**IT IS ORDERED** that:

1. The debtor(s) shall be granted a discharge under §727 of Title 11, United States Code (the Bankruptcy Code).
2. The trustee is discharged as trustee of the debtor's estate; this case is closed; and the court shall retain jurisdiction over any adversary proceeding pending at the time of closure.

**EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as a debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited. The discharge prohibits any attempt to collect from a debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (If applicable there are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.) A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts that are Discharged. The Chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged. Some of the common types of debts which are not discharged in a Chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are for domestic support obligations, or debts to a spouse or former spouse for property settlement;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts the bankruptcy court specifically has decided or will decide in this case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**